

FIG. 1

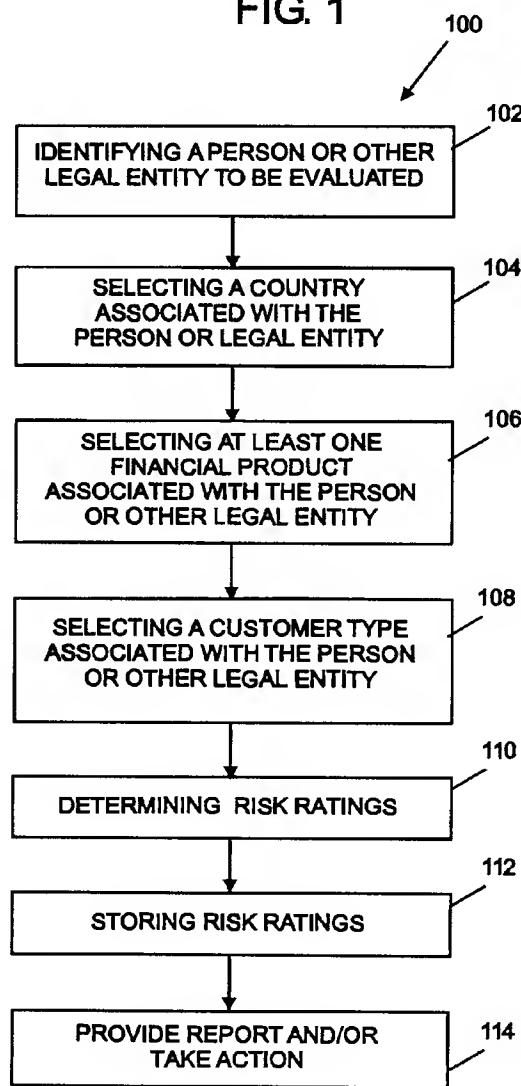
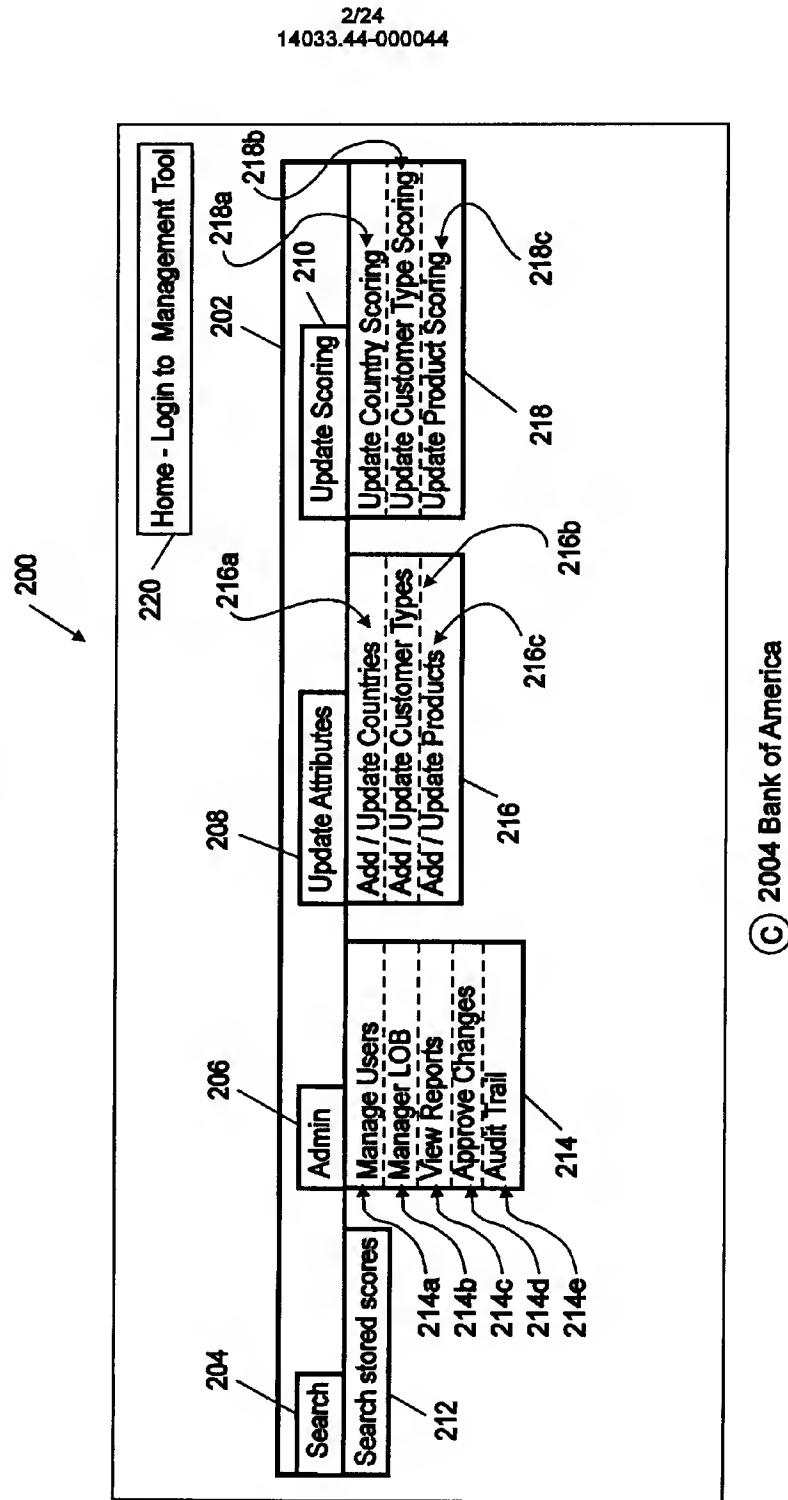


FIG 2



3/24
14033.44-000044

300

FIG. 3A

Search

AML Risk Rating

Calculation Information

Associate Info 302

Name Free-form text box - Type Last Name, First Name

LOB Drop-down list with (WIM, CCB, GCIB, GTS) 305

304 306

Customer Name Free-form text box - Type Last Name, First Name

Country Info 308 310

Primary Country 313

[View country detailed information on Discovery](#)

Product Info 314 316

Product Type 316

Available Products 322

[Submit this product](#) 318 320

Please "submit" at least 1 product and no more than 5.

330 Selected Products Score 326

330 324

Customer Info 332

Customer Type Drop-down option with customer types listed 336

[Submit this customer type](#) 334

Please "submit" at least 1 customer type and no more than 2.

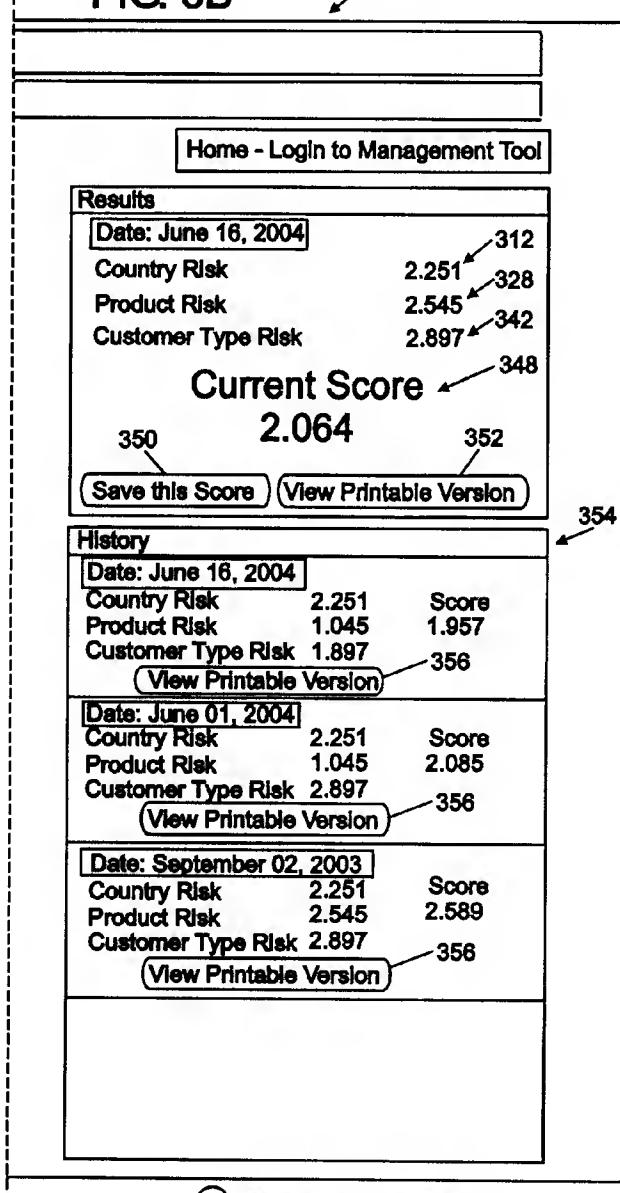
344 Selected Customer Types Score 340

344 338

CALCULATE RISK 346 **Reset Form** 347

4/24
14033.44-000044

FIG. 3B



© 2004 Bank of America

FIG. 3

FIG.
3A FIG.
3B

5/24
14033.44-000044

FIG. 4

400

418
420

402
Printed: June 6, 2004
Score Generated: June 6, 2004

404

408

410

412

414

416

AML Risk Rating Report

Customer Name Tyler Reynolds

Country Info

Primary Country Score

Product Info

Product Name 1 Score 1
Product Name 2 Score 2

Customer Info

Customer Type 1 Score 1

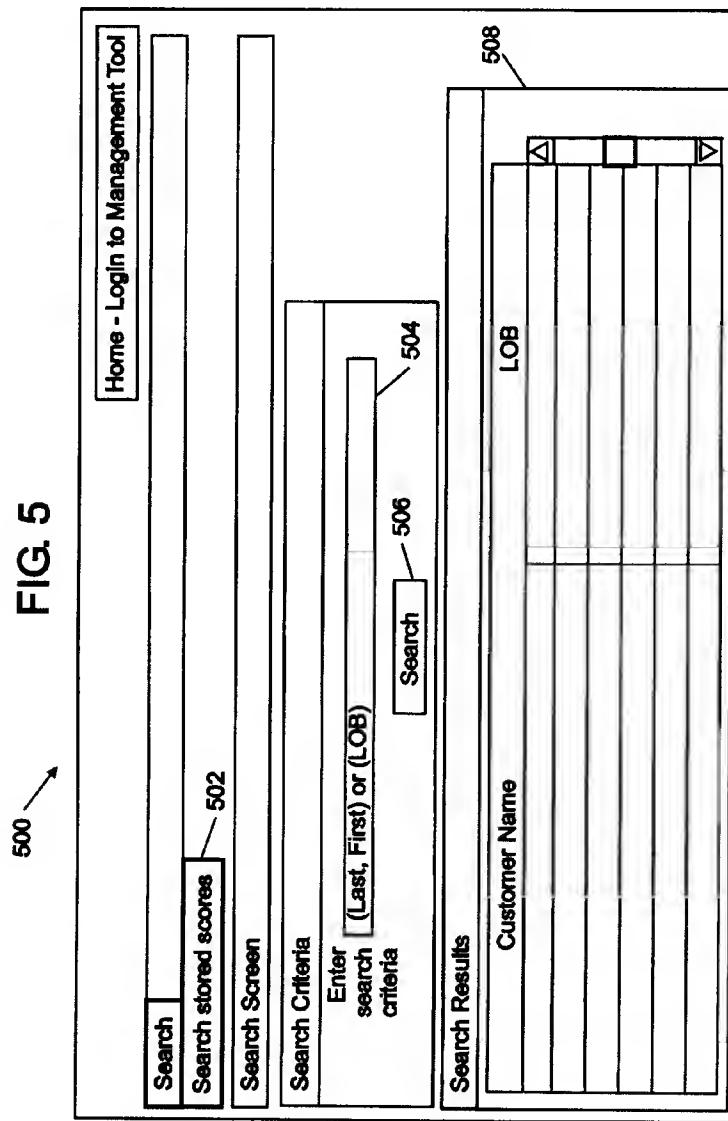
Results

Country Risk	2.251
Product Risk	1.045
Customer Type Risk	2.897

**AML Risk Rating
2.064**

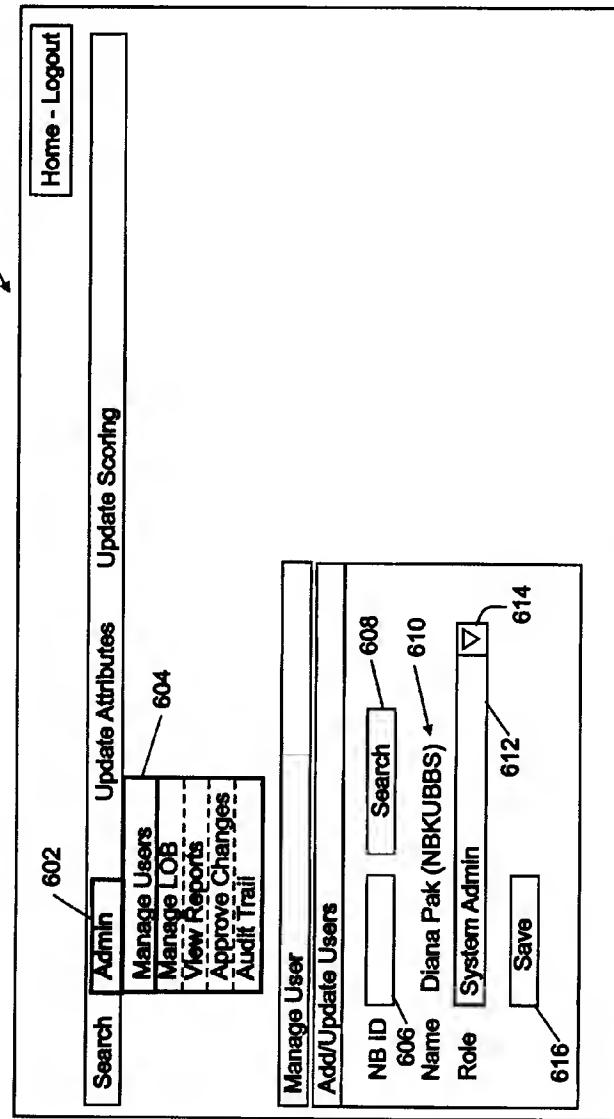
Report Generated by: Diana Pak
T&O

FIG. 5



© 2004 Bank of America

FIG 6



7/24
14033.44-000044

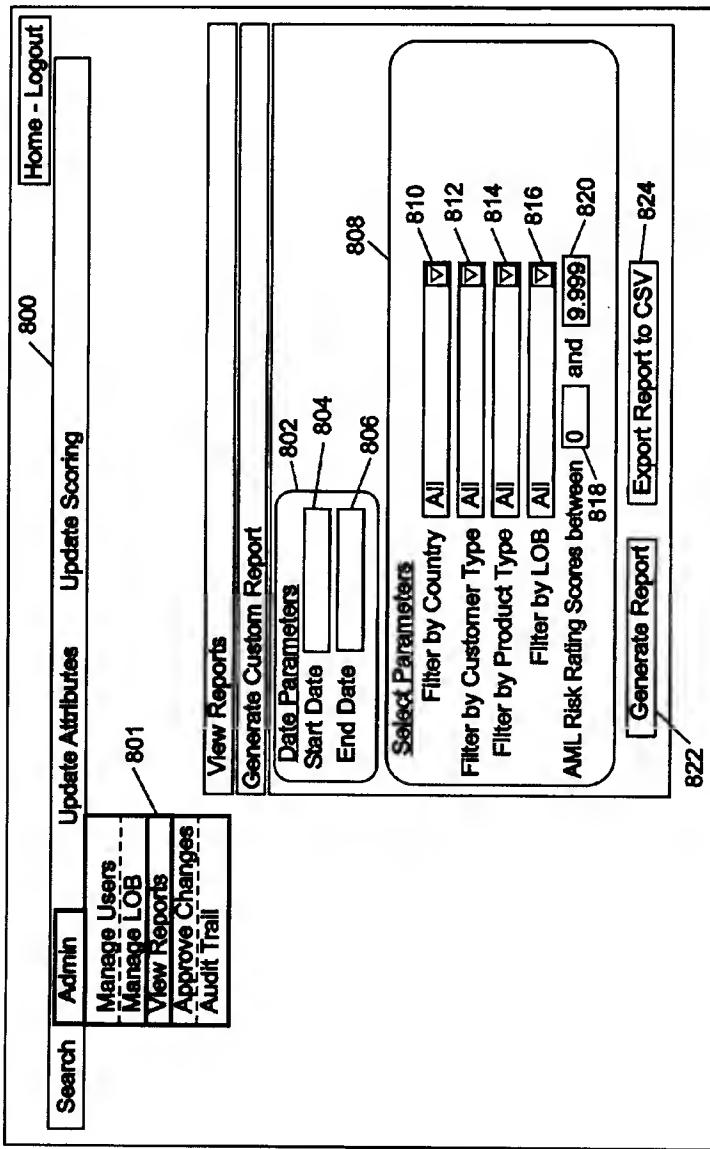
© 2004 Bank of America

FIG 7

LOB Updates																		
<p>Choose a LOB to manage</p> <table border="1"> <thead> <tr> <th>LOB</th> <th>Description</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>WIM</td> <td>BACAP</td> <td>Active</td> </tr> <tr> <td>CCB</td> <td></td> <td>Inactive</td> </tr> <tr> <td>GTS</td> <td>LATAM</td> <td>Active</td> </tr> </tbody> </table>			LOB	Description	Status	WIM	BACAP	Active	CCB		Inactive	GTS	LATAM	Active				
LOB	Description	Status																
WIM	BACAP	Active																
CCB		Inactive																
GTS	LATAM	Active																
<p>704</p> <p>706</p> <p>716</p>																		
<table border="1"> <thead> <tr> <th colspan="2">LOB Add</th> </tr> </thead> <tbody> <tr> <td>LOB</td> <td>GCIB</td> </tr> <tr> <td>Status</td> <td>Active</td> </tr> <tr> <td colspan="2"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </td> </tr> <tr> <td colspan="2"> <input type="button" value="Submit"/> </td> </tr> </tbody> </table>			LOB Add		LOB	GCIB	Status	Active	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="button" value="Submit"/>							
LOB Add																		
LOB	GCIB																	
Status	Active																	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
<input type="button" value="Submit"/>																		
<p>700</p> <p>702</p> <p>710</p>																		
<table border="1"> <thead> <tr> <th colspan="2">Update Scoring</th> </tr> </thead> <tbody> <tr> <td>Search</td> <td>Admin</td> </tr> <tr> <td><input type="button" value="Update Attributes"/></td> <td><input type="button" value="Update Scoring"/></td> </tr> <tr> <td colspan="2"> <table border="1"> <thead> <tr> <th colspan="2">Manage LOB</th> </tr> </thead> <tbody> <tr> <td><input type="button" value="Manage Users"/></td> <td><input type="button" value="Manage LOB"/></td> </tr> <tr> <td><input type="button" value="View Reports"/></td> <td><input type="button" value="Approve Changes"/></td> </tr> <tr> <td><input type="button" value="Audit Trail"/></td> <td><input type="button" value="Audit Trail"/></td> </tr> </tbody> </table> </td> </tr> </tbody> </table>			Update Scoring		Search	Admin	<input type="button" value="Update Attributes"/>	<input type="button" value="Update Scoring"/>	<table border="1"> <thead> <tr> <th colspan="2">Manage LOB</th> </tr> </thead> <tbody> <tr> <td><input type="button" value="Manage Users"/></td> <td><input type="button" value="Manage LOB"/></td> </tr> <tr> <td><input type="button" value="View Reports"/></td> <td><input type="button" value="Approve Changes"/></td> </tr> <tr> <td><input type="button" value="Audit Trail"/></td> <td><input type="button" value="Audit Trail"/></td> </tr> </tbody> </table>		Manage LOB		<input type="button" value="Manage Users"/>	<input type="button" value="Manage LOB"/>	<input type="button" value="View Reports"/>	<input type="button" value="Approve Changes"/>	<input type="button" value="Audit Trail"/>	<input type="button" value="Audit Trail"/>
Update Scoring																		
Search	Admin																	
<input type="button" value="Update Attributes"/>	<input type="button" value="Update Scoring"/>																	
<table border="1"> <thead> <tr> <th colspan="2">Manage LOB</th> </tr> </thead> <tbody> <tr> <td><input type="button" value="Manage Users"/></td> <td><input type="button" value="Manage LOB"/></td> </tr> <tr> <td><input type="button" value="View Reports"/></td> <td><input type="button" value="Approve Changes"/></td> </tr> <tr> <td><input type="button" value="Audit Trail"/></td> <td><input type="button" value="Audit Trail"/></td> </tr> </tbody> </table>		Manage LOB		<input type="button" value="Manage Users"/>	<input type="button" value="Manage LOB"/>	<input type="button" value="View Reports"/>	<input type="button" value="Approve Changes"/>	<input type="button" value="Audit Trail"/>	<input type="button" value="Audit Trail"/>									
Manage LOB																		
<input type="button" value="Manage Users"/>	<input type="button" value="Manage LOB"/>																	
<input type="button" value="View Reports"/>	<input type="button" value="Approve Changes"/>																	
<input type="button" value="Audit Trail"/>	<input type="button" value="Audit Trail"/>																	
<p>708</p> <p>712</p> <p>714</p> <p>716</p>																		

© 2004 Bank of America

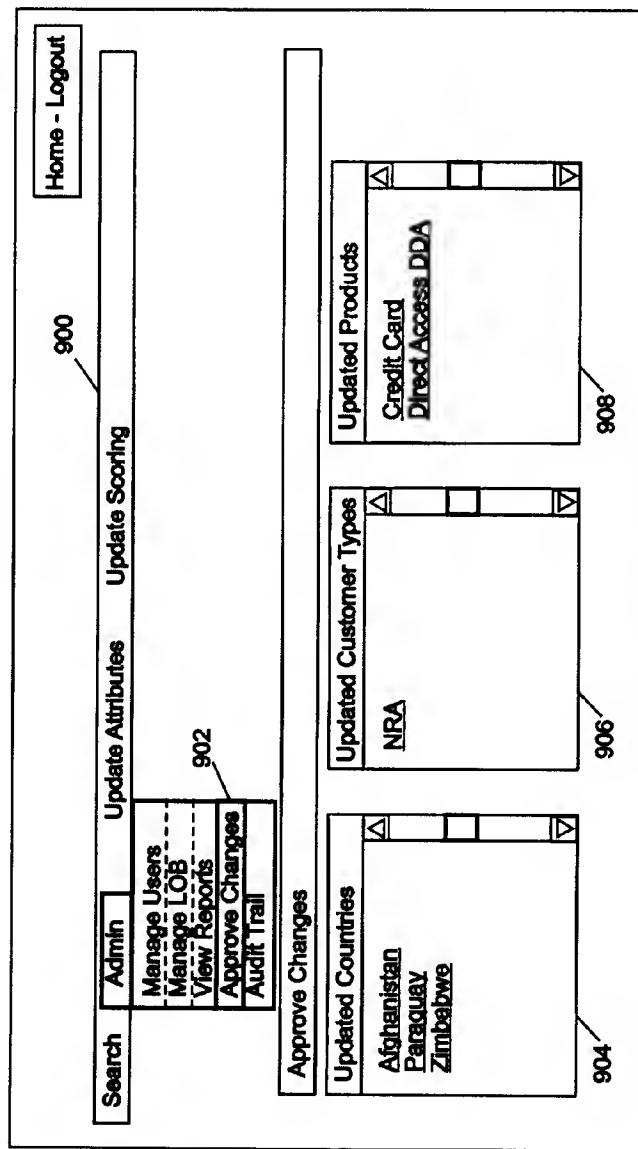
8
FIG



© 2004 Bank of America

rays or virus

FIG. 9



© 2004 Bank of America

FIG. 10

Home - Logout	
Search	1000
	Admin Manage Users Manage LOB View Reports Approve Changes Audit Trail
1002	Update Attributes Update Scoring
	View Changes Generate Custom Report
1004	Date Parameters <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <input type="text" value="Start Date"/> <input type="text" value="End Date"/> </div>
	1006 1008 1010
1012	Scoring Parameters
	Filter by Country <input checked="" type="checkbox"/> All
1014	Filter by Customer Type <input checked="" type="checkbox"/> All
	Filter by Product Type <input checked="" type="checkbox"/> All
1016	1018
	1020
1020	Generate Report
	Export Report to CSV

© 2004 Bank of America

FIG. 11

1100

1102	Printed: June 6, 2004				
AML Risk Rating Report					
Date	Element Type	Element	Previous Data	Current Data	Party Responsible
6/25/04	Country	Iran	NCJ Question: Yes	NCJ Question: No	Joe Smith
<input type="button" value="Export to PDF"/>					
<input type="button" value="Print"/>					

FIG. 12

FIG. 12A
FIG. 12B

© 2004 Bank of America

FIG. 12A

13/24
14033.44-000044

Search	Admin	<input type="button" value="Update Attributes"/>	<input type="button" value="Update Scoring"/>	<input type="button" value="Home - Logout"/>
1204				
<input type="button" value="Add / Update Countries"/> 1202				
<input type="button" value="Add / Update Customer Types"/> 1214				
<input type="button" value="Add / Update Products"/> 1216				
<input type="button" value="Add / Update Countries"/> 1218				
<input type="button" value="Find Country"/>				
<input type="button" value="Update which country"/> 1206 <input type="button" value="Submit"/> 1208				
<input type="button" value="Add Country"/>				
<input type="text" value="Name of new country to add"/> <input type="button" value="Submit"/> 1216				
<input type="button" value="Update Country Information"/>				
<input type="text" value="Country Name"/> 1220				
<input type="button" value="View country detailed Information on Discovery"/> 1222				
<input type="button" value="Current Score"/> 1234				
FATF, FINCEN, or OECD countries (uncooperative jurisdictions): <input checked="" type="checkbox"/> Yes 1224				
Terrorist Related Activities (On OFAC list): <input checked="" type="checkbox"/> Yes 1226				
International Narcotics Strategy Report Rating: <input checked="" type="checkbox"/> Concern 1228				
FATF Member: <input checked="" type="checkbox"/> Applied Member 1230				

14/24
14033.44-000044

Party to 1998 UN Convention:	Yes <input checked="" type="checkbox"/> 1232
Quality of local laws and regulations:	Answers <input type="checkbox"/> 1236
Level of government support:	Answers <input type="checkbox"/> 1238
Strength of the banking industry:	Answers <input type="checkbox"/> 1240
Quality of banking regulation / oversight:	Answers <input type="checkbox"/> 1242
Financial Institution Risk Rating:	Answers <input type="checkbox"/>
Country Notes	1244
Last Updated By	Associate Name <input type="text"/> 1252
Last Updated Date	Date <input type="text"/> 1248
1254	Last Approved Date <input type="text"/>
1246	Save Changes <input type="button"/>
	Approve Changes <input type="button"/> 1258
	1250

FIG. 12B

© 2004 Bank of America

FIG. 13A

15/24
14033.44-000044

Search	Admin	<input type="button" value="Update Attributes"/> <input type="button" value="Update Scoring"/>	<input type="button" value="Add / Update Countries"/> <input type="button" value="Add / Update Customer Types"/> <input type="button" value="Add / Update Products"/>	<input type="button" value="Home - Logout"/> 1300
1304				
<input type="button" value="Add / Updates Customer Type"/> 1302				
<input type="button" value="Find Customer Type"/> 1314				
<input type="button" value="Update which customer type"/> 1306 / 1312 <input type="button" value="Submit"/> 1308				
<input type="button" value="Add Customer Type"/> 1316				
<input type="text" value="Name of new customer type to add"/> <input type="button" value="Submit"/> 1318				
<input type="button" value="Update Customer Type Information"/> 1310				
<input type="text" value="Customer Type"/> 1320				
<input checked="checked" type="checkbox"/> Yes <input type="checkbox"/> No 1322				
<input checked="checked" type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L 1324				
<input type="button" value="Current Score"/> 1326 1346 1.234				
<input type="checkbox"/> Customer Type known to be high risk for terrorist related activities? (Yes/Possible/No): <input type="checkbox"/> Yes <input type="checkbox"/> No LOW				

18/24
14033.44-000044

<p>Customer Type known to be high risk under the USA PATRIOT ACT or other recognized sources, Yes <input checked="" type="checkbox"/> 1328</p> <p>e.g. FATF, FinCEN, OECD? (Yes/No)</p>	
<p>Customer Type Notes</p>	
<p>Last Updated By <input type="text"/> Associate Name <input type="text"/> 1338</p>	
<p>Last Approved By <input type="text"/> Associate Name <input type="text"/> 1342</p>	
<p>Last Updated Date <input type="text"/> Date <input type="text"/> 1340</p>	
<p>Last Approved Date <input type="text"/> Date <input type="text"/> 1334</p>	
<p><input type="button" value="Delete"/> 1332 <input type="button" value="Save Changes"/> 1344 <input type="button" value="Approve Changes"/> 1336</p>	

© 2004 Bank of America

FIG. 13A
FIG. 13B

FIG. 13

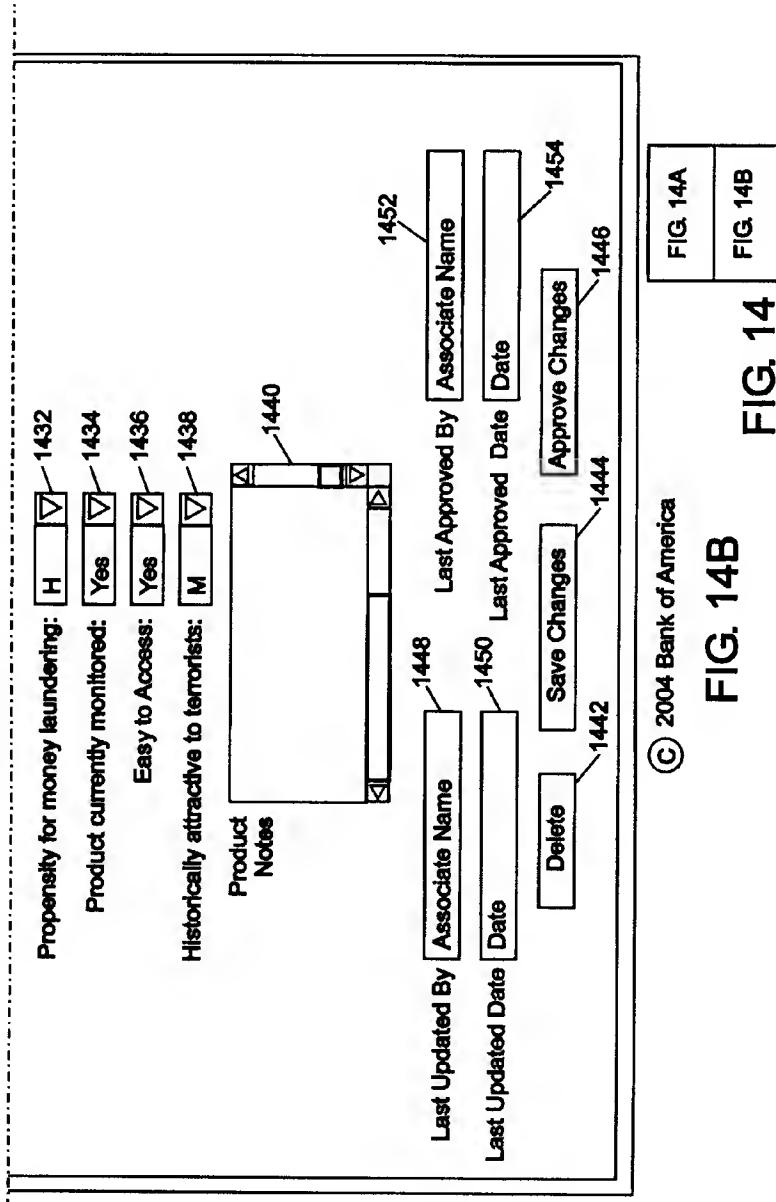
FIG. 13B

FIG. 14A

17/24
14033.44-000044

Search	Admin	Update Attributes	Update Scoring
Add / Update Countries			
Add / Update Customer Types			
Add / Update Products			
Add / Updates Products			
Find Product			
Update which product			
1406 / <input type="checkbox"/> 1412 / <input type="checkbox"/> 1408			
Submit			
1404	1414	1402	1416
Add Product			
<input type="text"/> Name of new product to add			
Submit			
1418			
Update Product Information			
<input type="text"/> Product Name			
<input type="checkbox"/> Product Type			
1410	1422	Customer Sophistication: <input type="checkbox"/> H	1424
<input type="checkbox"/> Product Sophistication: <input type="checkbox"/> M			
<input type="checkbox"/> KYC Detail: <input type="checkbox"/> L			
1426			
1428			
1430			
1456			
Current Score 1.234			
LOW			

18/24
14033.44-000044



© 2004 Bank of America

FIG. 14B

FIG. 14A

FIG. 14

FIG. 15A

Search		Admin		Update Attributes		Update Scoring		Home - Logout																																																																													
								1500																																																																													
						Update Country Scoring		1524																																																																													
						Update Customer Type		1524																																																																													
						Update Product Scoring		1524																																																																													
<p>Update Country Scoring</p> <p>Update Country Scoring Information</p> <p>1502 1522 1510 1522 1518 1522 1522</p> <table border="1"> <thead> <tr> <th colspan="2">Non-cooperative Jurisdiction</th> <th colspan="2">100%</th> </tr> <tr> <th>Answer</th> <th>Score</th> <th>Answer</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Yes</td> <td>5.00</td> <td><input checked="" type="checkbox"/> Yes</td> <td>1.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> No</td> <td>1.00</td> <td><input checked="" type="checkbox"/> No</td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> N/A</td> <td></td> <td><input checked="" type="checkbox"/> N/A</td> <td>2.00</td> </tr> </tbody> </table> <p>1504 1522 1512 1522 1512 1522 1522</p> <table border="1"> <thead> <tr> <th colspan="2">OFAC</th> <th colspan="2">100%</th> </tr> <tr> <th>Answer</th> <th>Score</th> <th>Answer</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Yes</td> <td>3.00</td> <td><input checked="" type="checkbox"/> Yes</td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> No</td> <td>1.00</td> <td><input checked="" type="checkbox"/> No</td> <td>1.00</td> </tr> </tbody> </table> <p>1502 1522 1510 1522 1518 1522 1522</p> <table border="1"> <thead> <tr> <th colspan="2">Quality of Banking Regulations and oversight</th> <th colspan="2">100%</th> </tr> <tr> <th>Answer</th> <th>Score</th> <th>Answer</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> <No Rating></td> <td></td> <td><input checked="" type="checkbox"/> <No Rating></td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> Little or no oversight of banking industry</td> <td></td> <td><input checked="" type="checkbox"/> Little or no oversight of banking industry</td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> N/A</td> <td></td> <td><input checked="" type="checkbox"/> N/A</td> <td></td> </tr> </tbody> </table> <p>1504 1522 1512 1522 1512 1522 1522</p> <table border="1"> <thead> <tr> <th colspan="2">Quality of Local Laws</th> <th colspan="2">100%</th> </tr> <tr> <th>Answer</th> <th>Score</th> <th>Answer</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> <No Rating></td> <td></td> <td><input checked="" type="checkbox"/> <No Rating></td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> Acceptable local laws/AML Regulations incorporate FATF min guidelines</td> <td></td> <td><input checked="" type="checkbox"/> Acceptable local laws/AML Regulations incorporate FATF min guidelines</td> <td>1.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> N/A</td> <td></td> <td><input checked="" type="checkbox"/> N/A</td> <td></td> </tr> </tbody> </table>										Non-cooperative Jurisdiction		100%		Answer	Score	Answer	Score	<input checked="" type="checkbox"/> Yes	5.00	<input checked="" type="checkbox"/> Yes	1.00	<input checked="" type="checkbox"/> No	1.00	<input checked="" type="checkbox"/> No	3.00	<input checked="" type="checkbox"/> N/A		<input checked="" type="checkbox"/> N/A	2.00	OFAC		100%		Answer	Score	Answer	Score	<input checked="" type="checkbox"/> Yes	3.00	<input checked="" type="checkbox"/> Yes	3.00	<input checked="" type="checkbox"/> No	1.00	<input checked="" type="checkbox"/> No	1.00	Quality of Banking Regulations and oversight		100%		Answer	Score	Answer	Score	<input checked="" type="checkbox"/> <No Rating>		<input checked="" type="checkbox"/> <No Rating>	3.00	<input checked="" type="checkbox"/> Little or no oversight of banking industry		<input checked="" type="checkbox"/> Little or no oversight of banking industry	3.00	<input checked="" type="checkbox"/> N/A		<input checked="" type="checkbox"/> N/A		Quality of Local Laws		100%		Answer	Score	Answer	Score	<input checked="" type="checkbox"/> <No Rating>		<input checked="" type="checkbox"/> <No Rating>	3.00	<input checked="" type="checkbox"/> Acceptable local laws/AML Regulations incorporate FATF min guidelines		<input checked="" type="checkbox"/> Acceptable local laws/AML Regulations incorporate FATF min guidelines	1.00	<input checked="" type="checkbox"/> N/A		<input checked="" type="checkbox"/> N/A	
Non-cooperative Jurisdiction		100%																																																																																			
Answer	Score	Answer	Score																																																																																		
<input checked="" type="checkbox"/> Yes	5.00	<input checked="" type="checkbox"/> Yes	1.00																																																																																		
<input checked="" type="checkbox"/> No	1.00	<input checked="" type="checkbox"/> No	3.00																																																																																		
<input checked="" type="checkbox"/> N/A		<input checked="" type="checkbox"/> N/A	2.00																																																																																		
OFAC		100%																																																																																			
Answer	Score	Answer	Score																																																																																		
<input checked="" type="checkbox"/> Yes	3.00	<input checked="" type="checkbox"/> Yes	3.00																																																																																		
<input checked="" type="checkbox"/> No	1.00	<input checked="" type="checkbox"/> No	1.00																																																																																		
Quality of Banking Regulations and oversight		100%																																																																																			
Answer	Score	Answer	Score																																																																																		
<input checked="" type="checkbox"/> <No Rating>		<input checked="" type="checkbox"/> <No Rating>	3.00																																																																																		
<input checked="" type="checkbox"/> Little or no oversight of banking industry		<input checked="" type="checkbox"/> Little or no oversight of banking industry	3.00																																																																																		
<input checked="" type="checkbox"/> N/A		<input checked="" type="checkbox"/> N/A																																																																																			
Quality of Local Laws		100%																																																																																			
Answer	Score	Answer	Score																																																																																		
<input checked="" type="checkbox"/> <No Rating>		<input checked="" type="checkbox"/> <No Rating>	3.00																																																																																		
<input checked="" type="checkbox"/> Acceptable local laws/AML Regulations incorporate FATF min guidelines		<input checked="" type="checkbox"/> Acceptable local laws/AML Regulations incorporate FATF min guidelines	1.00																																																																																		
<input checked="" type="checkbox"/> N/A		<input checked="" type="checkbox"/> N/A																																																																																			

20/24
14033.44-000044

1506	1522	Intl Narcotics Strategy Report 100% Answer Score  <input checked="" type="checkbox"/> <No Rating> 3.00 <input checked="" type="checkbox"/> Concern 2.00 <input checked="" type="checkbox"/> Monitored 1.00	
1508	1522	Member of FAIF 100% Answer Score  <input checked="" type="checkbox"/> Applied for membership 2.00 <input checked="" type="checkbox"/> No 3.00 <input checked="" type="checkbox"/> Yes 1.00	
1514	1522	Government Support 100% Answer Score  <input checked="" type="checkbox"/> <No Rating> <input checked="" type="checkbox"/> Sporadic law enforcement... <input checked="" type="checkbox"/> Vigorously enforced law & reg...	
1520	1522	Strength of Banking Industry 100% Answer Score  <input checked="" type="checkbox"/> <No Rating> 3.00 <input checked="" type="checkbox"/> Growth is safe & sound... 2.00 <input checked="" type="checkbox"/> Mature and Strong 1.00	
<input data-bbox="971 1172 1003 1425" type="button" value="Save Changes"/>			

FIG. 15A
FIG. 15B

© 2004 Bank of America

FIG. 15B
FIG. 15A

21/24
14033.44-000044

Search	Admin	Update Attributes	1600	Home - Logout												
<table border="1"> <tr> <td>Update Scoring</td> <td>1612</td> </tr> <tr> <td>Update Country Scoring</td> <td></td> </tr> <tr> <td>Update Customer Type Scoring</td> <td></td> </tr> <tr> <td>Update Product Scoring</td> <td></td> </tr> </table>					Update Scoring	1612	Update Country Scoring		Update Customer Type Scoring		Update Product Scoring					
Update Scoring	1612															
Update Country Scoring																
Update Customer Type Scoring																
Update Product Scoring																
<table border="1"> <tr> <td colspan="2">Update Customer Type Scoring</td> </tr> <tr> <td colspan="2">Update Customer Type Scoring Information</td> </tr> </table>					Update Customer Type Scoring		Update Customer Type Scoring Information									
Update Customer Type Scoring																
Update Customer Type Scoring Information																
<table border="1"> <tr> <td colspan="2">1602 Currently Monitored 100%</td> </tr> <tr> <td>Answer</td> <td>Score</td> </tr> <tr> <td><input checked="" type="checkbox"/> No</td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> Yes</td> <td>1.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> <input checked="" type="checkbox"/></td> <td></td> </tr> </table>					1602 Currently Monitored 100%		Answer	Score	<input checked="" type="checkbox"/> No	3.00	<input checked="" type="checkbox"/> Yes	1.00	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			
1602 Currently Monitored 100%																
Answer	Score															
<input checked="" type="checkbox"/> No	3.00															
<input checked="" type="checkbox"/> Yes	1.00															
<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																
<table border="1"> <tr> <td colspan="2">1604 Level of KYC detail 100%</td> </tr> <tr> <td>Answer</td> <td>Score</td> </tr> <tr> <td><input checked="" type="checkbox"/> H</td> <td>1.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> M</td> <td>2.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> L</td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> <input checked="" type="checkbox"/></td> <td></td> </tr> </table>					1604 Level of KYC detail 100%		Answer	Score	<input checked="" type="checkbox"/> H	1.00	<input checked="" type="checkbox"/> M	2.00	<input checked="" type="checkbox"/> L	3.00	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
1604 Level of KYC detail 100%																
Answer	Score															
<input checked="" type="checkbox"/> H	1.00															
<input checked="" type="checkbox"/> M	2.00															
<input checked="" type="checkbox"/> L	3.00															
<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																
<table border="1"> <tr> <td colspan="2">1606 Risk of Terrorist Activity 100%</td> </tr> <tr> <td>Answer</td> <td>Score</td> </tr> <tr> <td><input checked="" type="checkbox"/> No</td> <td>1.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> Possible</td> <td>2.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> Yes</td> <td>3.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> <input checked="" type="checkbox"/></td> <td></td> </tr> </table>					1606 Risk of Terrorist Activity 100%		Answer	Score	<input checked="" type="checkbox"/> No	1.00	<input checked="" type="checkbox"/> Possible	2.00	<input checked="" type="checkbox"/> Yes	3.00	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
1606 Risk of Terrorist Activity 100%																
Answer	Score															
<input checked="" type="checkbox"/> No	1.00															
<input checked="" type="checkbox"/> Possible	2.00															
<input checked="" type="checkbox"/> Yes	3.00															
<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																
<table border="1"> <tr> <td colspan="2">1608 Known High Risk 100%</td> </tr> <tr> <td>Answer</td> <td>Score</td> </tr> <tr> <td><input checked="" type="checkbox"/> No</td> <td>1.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> Yes</td> <td>4.00</td> </tr> <tr> <td><input checked="" type="checkbox"/> <input checked="" type="checkbox"/></td> <td></td> </tr> </table>					1608 Known High Risk 100%		Answer	Score	<input checked="" type="checkbox"/> No	1.00	<input checked="" type="checkbox"/> Yes	4.00	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			
1608 Known High Risk 100%																
Answer	Score															
<input checked="" type="checkbox"/> No	1.00															
<input checked="" type="checkbox"/> Yes	4.00															
<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																
Save Changes ~1614																
1610																
1610																

FIG. 16

© 2004 Bank of America

FIG. 17A

22/24
14033.44-000044

Search	Admin	Update Attributes	<input type="button" value="Update Scoring"/> 1700	<input type="button" value="Update Country Scoring"/> 1718	<input type="button" value="Update Customer Type Scoring"/> 1716	<input type="button" value="Update Product Scoring"/> 1712										
Update Product Scoring																
Update Product Scoring Information																
<table border="1"><tr><td colspan="2">Customer Sophistication 100%</td></tr><tr><td>Answer</td><td>Score</td></tr><tr><td><input checked="" type="checkbox"/> H</td><td>▲</td></tr><tr><td><input checked="" type="checkbox"/> M</td><td>■</td></tr><tr><td><input checked="" type="checkbox"/> L</td><td>▼</td></tr></table>							Customer Sophistication 100%		Answer	Score	<input checked="" type="checkbox"/> H	▲	<input checked="" type="checkbox"/> M	■	<input checked="" type="checkbox"/> L	▼
Customer Sophistication 100%																
Answer	Score															
<input checked="" type="checkbox"/> H	▲															
<input checked="" type="checkbox"/> M	■															
<input checked="" type="checkbox"/> L	▼															
<table border="1"><tr><td colspan="2">Product Sophistication 100%</td></tr><tr><td>Answer</td><td>Score</td></tr><tr><td><input checked="" type="checkbox"/> H</td><td>▲</td></tr><tr><td><input checked="" type="checkbox"/> M</td><td>■</td></tr><tr><td><input checked="" type="checkbox"/> L</td><td>▼</td></tr></table>							Product Sophistication 100%		Answer	Score	<input checked="" type="checkbox"/> H	▲	<input checked="" type="checkbox"/> M	■	<input checked="" type="checkbox"/> L	▼
Product Sophistication 100%																
Answer	Score															
<input checked="" type="checkbox"/> H	▲															
<input checked="" type="checkbox"/> M	■															
<input checked="" type="checkbox"/> L	▼															
<table border="1"><tr><td colspan="2">Currently monitored 100%</td></tr><tr><td>Answer</td><td>Score</td></tr><tr><td><input checked="" type="checkbox"/> No</td><td>▲</td></tr><tr><td><input checked="" type="checkbox"/> Yes</td><td>■</td></tr><tr><td><input checked="" type="checkbox"/> X</td><td>▼</td></tr></table>							Currently monitored 100%		Answer	Score	<input checked="" type="checkbox"/> No	▲	<input checked="" type="checkbox"/> Yes	■	<input checked="" type="checkbox"/> X	▼
Currently monitored 100%																
Answer	Score															
<input checked="" type="checkbox"/> No	▲															
<input checked="" type="checkbox"/> Yes	■															
<input checked="" type="checkbox"/> X	▼															

23/24
14033.44-000044

1716	Attractiveness to terrorists	100%
	Answer	Score
	<input checked="" type="checkbox"/> H	<input type="checkbox"/> A
	<input checked="" type="checkbox"/> M	<input type="checkbox"/> B
	<input checked="" type="checkbox"/> L	<input type="checkbox"/> C

1714

1716	Level of KYC data	100%
	Answer	Score
	<input checked="" type="checkbox"/> H	<input type="checkbox"/> A
	<input checked="" type="checkbox"/> M	<input type="checkbox"/> B
	<input checked="" type="checkbox"/> L	<input type="checkbox"/> C

1706

1716	Propensity to money laundering	100%
	Answer	Score
	<input checked="" type="checkbox"/> H	<input type="checkbox"/> A
	<input checked="" type="checkbox"/> M	<input type="checkbox"/> B
	<input checked="" type="checkbox"/> L	<input type="checkbox"/> C

1708

1720

Save Changes

© 2004 Bank of America

FIG. 17B

FIG. 17A
FIG. 17B

FIG. 17

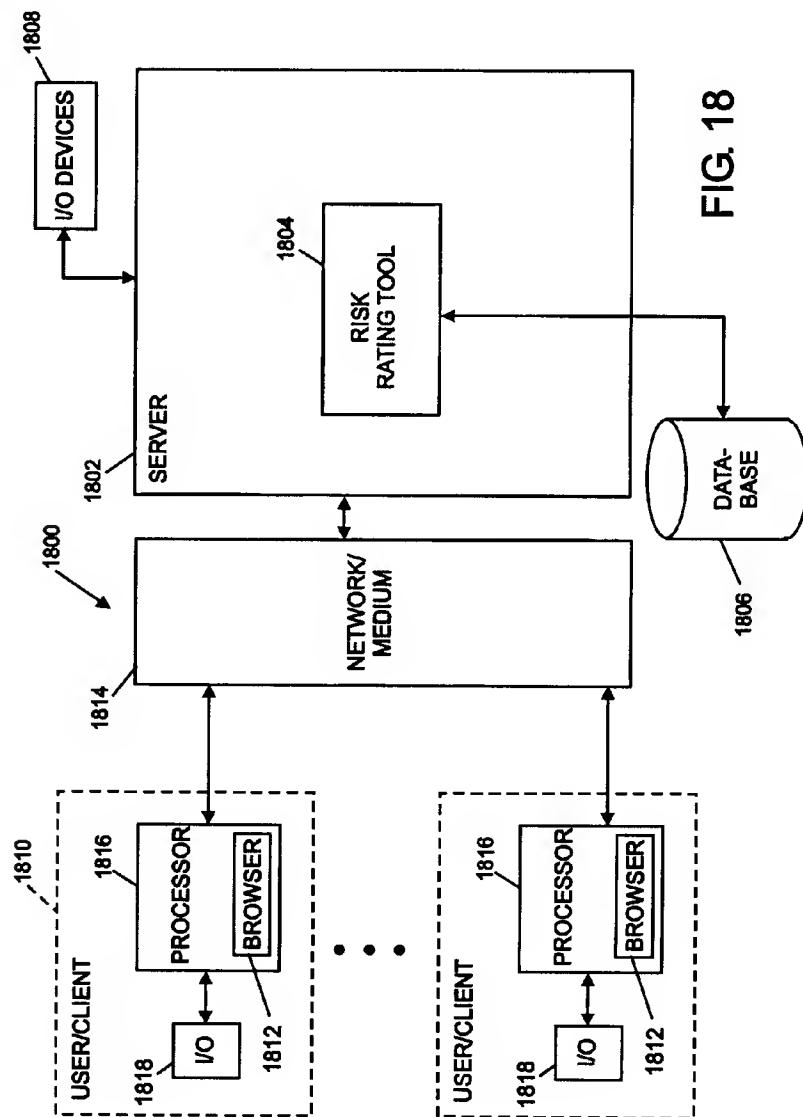


FIG. 18